# One of the Most Powerful Things You Can Do for Your Finances

**6 MIN READ**

**MAR. 13, 2026**

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# The 30-Minute Ritual That Turns Financial Anxiety Into Calm — No Budget Overhaul Required.

Money is well-known for causing stress, anxiety, and conflict. But it’s part of life and a tool to support wellbeing and **longevity.** Still, only 31% of households were considered Financially Healthy as of spring 2025, according to a report by the **Financial Health Network.**

Creating a financial calm ritual can help. Enter the monthly money date. Taking the time to intentionally review your finances is a powerful move. It can lower stress and bring more calm, control, and clarity.

In this guide, we cover why and how a monthly money date can help you and how to get started.

## What is a Monthly Money Date?

A monthly money date is a dedicated time to review your finances, either solo or with a partner. It’s a pre-scheduled commitment, so you always know what’s going on with your money. Creating this space in your schedule can help you build a stronger connection with your finances.

Money is something that we all have to deal with. But often we can feel disconnected or out of alignment. Just like you nurture your body through exercise and your mind through meditation, a monthly money date creates a safe space to strengthen your

relationship with money.

# Why This Works As a Financial Calm Ritual

A monthly money date puts you back in the driver's seat. While it can seem anxiety-inducing at first, the predictability helps create safety over time. Seeing where you're at with your money gives you a greater sense of control. It also pulls you out of avoidance, so you can **tackle money stress** head-on. Reviewing your numbers can bring more awareness, acceptance, and maybe even confidence.

# How to Create a Monthly Money Date Ritual

The goal of the monthly money date ritual is to build financial calm into your everyday life. Here's how to plan it effectively.

## Step 1: Be Intentional with Timing and Environment

Timing can play a pivotal role in our **health**. It matters when you sleep and when you eat. The same goes for checking in with your money. Get into a rhythm that feels comfortable for you.

Start by finding 15 to 30 minutes in your calendar. Create a recurring calendar reminder so it's **automated.** Ideally, it's a period of time when you have more space in your schedule. Doing it late at night or right after work could backfire.

"I get a lot of people that say, 'Oh yeah, we ran out of time, but we were bound and

determined at 10 o'clock last night. We sat down and we did this and it just blew up in our face, and it was a really bad experience.' No, don't do that," advises **John Hankins**, a certified financial therapist and licensed social worker.

Another key aspect is creating a positive environment and something to look forward to. Whether that's a cup of tea, coffee, a glass of wine, or a small sweet treat, it helps to have a simple pleasure ready. That way, you can create positive associations with the ritual, even if it's a task you'd probably rather avoid (but that's important nonetheless).

## Step 2: Do a Quick Mindfulness Check

When it's time for your monthly money date, do a quick mindfulness check.

- How are you feeling right now emotionally? (on a scale of 1 to 10, bad to excellent)
- Do you notice any sensations in your body? (pain, discomfort, fatigue, tension, tightness, or energy)
- How is your breathing? (normal, shallow, or fast)
- What thoughts are you having about money right now?

If you have a journal or piece of paper, feel free to write this information down. Doing so helps you see where you stand before the money date. Then check in afterward and notice what's changed and why.

## Step 3: Choose an Area to Focus On

Managing money can be stressful because there are a lot of moving parts. You might have checking accounts, savings accounts, credit cards, auto loans, a mortgage, and **investments**. It's easy to feel overwhelmed, thinking you have to review it all in one sitting.

When you're just beginning, Hankins recommends focusing on one area. "Pick the one that feels safest," said Hankins. "A credit card is likely not that one. In my household, we started with a bank statement."

Hankins has been married for over 40 years and has been doing monthly money dates with his wife for the past five years. It's not too late to start. A key part of that is focusing on one manageable area first. As you build your financial confidence, you can add more areas to your list.

## Step 4: Review, Reflect, and Reset

Once you have an area to focus on, start reviewing. For example, you might check the past three months of bank statements to spot any patterns. Other options include checking your investment balances and asset allocation, or reviewing your credit card balances, car loan, and student loans.

The most important part of this is to review your finances without judgment. It's all in the past now. You're doing this so you can make better decisions in the future.

A monthly money date can also be a time to do administrative work, like making payments, paying bills, and categorizing expenses.

After completing the money date, reflect on how you feel. Are you more relaxed or more anxious? Do you feel your body lighten up or stiffen? If you are feeling anxious or stiff, try to identify the reason. Money dates can bring up unpleasant emotions. But they can serve as a guide to what you might want to change. Reflect on that before moving forward.

The final step is to reset, emotionally and mentally.

- Take three deep breaths
- Thank yourself for taking the time to do this

- Repeat, *“I’m doing the best I can in this moment, and now I have more knowledge to move forward”*
- Connect with your goals and focus on the big picture

These monthly money dates are to help you reach your goals, whether that’s paying off debt, investing more, or curbing compulsive spending. Hankins says it’s essential to be kind to yourself during this process, and it shouldn’t be a punishment.

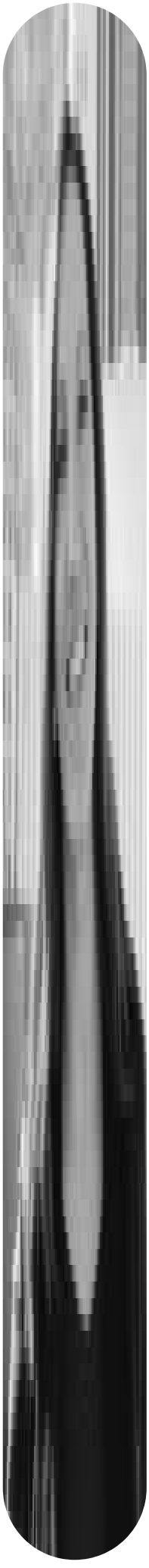
“The whole point of this monthly money date is that your head’s no longer in the sand. You’ve got a regular cadence to look at this, you’ve got a regular plan, and you’re working on that plan,” said Hankins.

Though it can feel like a chore, Hankins recommends accepting that fact (that yes, you’d rather be doing anything else) and realizing it’s important for your financial health can carry you through.

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